

EXHIBIT 28

Message

From: Wayne, Thomas [/O=WELLS FARGO & CO./OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=TWAYNE]
Sent: 7/11/2014 4:02:44 PM
To: James, Anne L. [anne.l.james@wellsfargo.com]; Kvidt, Jennifer [jennifer.kvidt@wellsfargo.com]
CC: Kakkanad, Erlin [erlin.kakkanad@wellsfargo.com]; Lagnese, Glenn P. [glenn.p.lagnese@wellsfargo.com]; Nold, Mike J [mikenold@wellsfargo.com]
Subject: RE: B&P HPU SME Needed for Modification Fee Process RPI Event

We propose the Corporate Advances Attorney Foreclosure Fees currently in MSP be used at trial and if at settlement we cannot achieve affordability when capitalized the fees with be added to the forbearance amount.

In this manner there is no harm to the customer.

The forbearance would only occur if the waterfall has already reached maximum relief.

This most likely would have resulted in a denial at trial without a credit policy exception.

Tom Wayne, VP

Lending Officer
Wells Fargo Home Mortgage Default Servicing - Default Decisioning
MAC# D0203-031
1100 Corporate Center Drive
Raleigh, NC 27607
Office: (919) 852-9226
Mobile: (919) 602-9675

thomas.wayne@wellsfargo.com

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From: James, Anne L.
Sent: Friday, July 11, 2014 3:56 PM
To: Wayne, Thomas; Kvidt, Jennifer
Cc: Kakkanad, Erlin; Lagnese, Glenn P.; Nold, Mike J
Subject: RE: B&P HPU SME Needed for Modification Fee Process RPI Event

Tom – Can you share what the solution is for that CIT/CCR?

Thanks,

Anne James

Loan Administration Manager
Settlement - Investor Services

Wells Fargo Home Mortgage | One Home Campus | Des Moines, IA 50328-0001
Mac# X2302-03N
Tel 515-324-3417 | Fax 877-666-0192

Anne.James@wellsfargo.com

From: Wayne, Thomas
Sent: Friday, July 11, 2014 2:28 PM

To: Kvidt, Jennifer
Cc: Kakkanad, Erlin; James, Anne L.; Lagnese, Glenn P.; Nold, Mike J
Subject: RE: B&P HPU SME Needed for Modification Fee Process RPI Event

Jennifer I apologize for this constant shifting but we now find it improbable we can attend this event.

We are most concerned about the HPA Corporate Advances Attorney Foreclosure Fee Matrix (CIT 1552/CR16548) and have an interest in promoting what we believe to be a simple yet effective solution.

Is there going to be a call in /live meeting?

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From: Kvidt, Jennifer
Sent: Thursday, July 10, 2014 3:25 PM
To: Wayne, Thomas
Cc: Kakkanad, Erlin; James, Anne L.
Subject: RE: B&P HPU SME Needed for Modification Fee Process RPI Event

Room details will be sent by Erlin Kakkanad, process engineer, closer to the date, as they are determined.

Jen Kvidt
Implementation Consultant
IOPA Change Leadership

From: Wayne, Thomas
Sent: Thursday, July 10, 2014 2:23 PM
To: Kvidt, Jennifer
Subject: RE: B&P HPU SME Needed for Modification Fee Process RPI Event

Regretfully I will not be able to attend but Glenn Lagnese will ably represent Private ☺
I will attempt to get Glenn there as early as possible on 7/28 leaving in the afternoon of 8/1.

Do you have an agenda specifying meeting room and times.

Tom Wayne, VP

Lending Officer

Wells Fargo Home Mortgage Default Servicing - Default Decisioning

MAC# D0203-031
1100 Corporate Center Drive
Raleigh, NC 27607
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Mobile: (919) 602-9675

thomas.wayne@wellsfargo.com

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From: Kvidt, Jennifer
Sent: Thursday, July 10, 2014 3:20 PM
To: Wayne, Thomas
Cc: Kakkanad, Erlin; James, Anne L.
Subject: RE: B&P HPU SME Needed for Modification Fee Process RPI Event

You'll want to make your own travel arrangements. Will you be attending as well Tom?

Jen Kvidt
Implementation Consultant
IOPA Change Leadership

From: Wayne, Thomas
Sent: Thursday, July 10, 2014 2:19 PM
To: Kvidt, Jennifer
Subject: FW: B&P HPU SME Needed for Modification Fee Process RPI Event

Are there rooms reserved or do we make all of our travel arrangements?

Tom Wayne, VP

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Raleigh, NC 27607
Office: (919) 852-9226
Mobile: (919) 602-9675

thomas.wayne@wellsfargo.com

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From: Lagnese, Glenn P.
Sent: Thursday, July 10, 2014 1:35 PM
To: Kvidt, Jennifer
Cc: Kakkanad, Erlin; James, Anne L.; Wayne, Thomas
Subject: RE: B&P HPU SME Needed for Modification Fee Process RPI Event

Hi Jennifer,

Change in plans and I can attend now instead of Cynthia.

Glenn Lagnese
Lending Officer I, AVP
Default Servicing - Default Decisioning

Wells Fargo Home Mortgage | 1100 Corporate Center Dr | Raleigh, NC 27607
MAC D0203-031
Tel 919-852-9235 | Fax 877-720-7883

Glenn.P.Lagnese@wellsfargo.com

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From: Kvidt, Jennifer
Sent: Wednesday, July 09, 2014 2:16 PM
To: Lagnese, Glenn P.
Cc: Kakkanad, Erlin; James, Anne L.; Moreno, Cynthia
Subject: RE: B&P HPU SME Needed for Modification Fee Process RPI Event

Hello,
The RPI will be held in Des Moines (Jordan Creek) from July 28-August 1. We will begin in the morning on that Monday, so Sunday travel is advised. Should wrap up around noon on that Friday. More specific room details for the event will be sent prior, but hopefully this will be enough to get travel scheduled.

Jen Kvidt
Implementation Consultant
IOPA Change Leadership

From: Lagnese, Glenn P.
Sent: Tuesday, July 08, 2014 1:18 PM
To: Kvidt, Jennifer
Cc: Kakkanad, Erlin; James, Anne L.; Moreno, Cynthia
Subject: FW: B&P HPU SME Needed for Modification Fee Process RPI Event

Hi Jennifer,

Cynthia Moreno will represent HPU. Please let her know as soon as possible when the dates are.

Thank you.

Glenn Lagnese
Lending Officer I, AVP
Default Servicing - Default Decisioning

Wells Fargo Home Mortgage | 1100 Corporate Center Dr | Raleigh, NC 27607
MAC D0203-031
Tel 919-852-9235 | Fax 877-720-7883

Glenn.P.Lagnese@wellsfargo.com

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From: Kvidt, Jennifer
Sent: Monday, July 07, 2014 1:34 PM
To: Lagnese, Glenn P.
Cc: Kakkanad, Erlin; James, Anne L.
Subject: B&P HPU SME Needed for Modification Fee Process RPI Event

Good Afternoon,

Settlement is currently reviewing the way that fees are handled and processed throughout the loan modification process, in an effort to assess gaps that may exist in our current process based on investor and regulatory requirements. Additionally, we are looking to ensure that we have a consistent process across investors, when applicable. As our HPU partner, we know that your team handles fees upstream from our Settlement work, and would have expertise and knowledge to share on this topic, as well as having an impact in any discussion or resolution that may come from this work.

The discussion occurring on this topic as this point is not yet a formal CCR/Clarity project. We are in the very early phases of gap analysis and have engaged some process engineers from the IOPA Work Cell, to help with process mapping and gap analysis. Once gaps are determined and recommendation for resolution is obtained, then an Idea will be submitted and formal resources and project approval will be sought to move forward with a CCR. At this time, I am seeking SME's from the B&P HPU group, whether Manager or team member. I would like to include SME's in an RPI event that we are organizing for late July or early August, likely in DSM. This would be a 5 day event, pulling together HPU, HPS and Settlement SME's as well as process engineers and other business partners to take a closer, deep look at how fees are currently handled within the HP loan modification process.

If you may not be familiar with RPI events, I have attached two slides which outline what an RPI event is, and what the role of a team member in that event is, for your reference.

<< File: RPI.pptx >>

Once SME's are selected, more information will be available on the timeline, and any additional calls involved, however, please know that the work outside of the actual RPI event would be minimal, for your selected SME.

Action Needed: Please advise if you, or one of your team members would be available and willing to be a SME for this discussion and RPI event. If there is another manager in the B&P HPU space that you would prefer I contact with this request, please do let me know.

Thank you,

Jen Kvidt

Implementation Consultant
IOPA Change Leadership

Wells Fargo Home Preservation / 2051 Killebrew Drive / Bloomington, MN 55425

MAC # X4501-02D

Phone: 952-562-0451 / Fax: 866-446-6582

jennifer.kvidt@wellsfargo.com

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